

IN RE:

CASE NO: 13-70396-HDH-13
HEARING DATE: 7/16/2014
HEARING TIME: 10:00 AM

NOW COMES Robert B. Wilson, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2010-01 and would respectively show unto to the Court as follows:

l.

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
010 0 U	AMCA	\$174.40	011 0 U	BANK OF AMERICA	\$2,978.99
012 0 U	BAYLOR SURGICAL HOSPITAL FT WORTH	\$111.98	015 0 U	CREDIT PROTECTION ASSOCIATION LP	\$125.09
017 0 U	DR ALI MOSHTAGHI	\$146.12	018 0 U	FAMILY HEALTH CENTER	\$460.00
022 0 U	JOE A DEAN MD	\$143.19	023 0 U	KELL WEST FAMILY PRACTICE CLINIC	\$36.33
024 0 U	KELL WEST REGIONAL HOSPITAL	\$100.00	025 0 U	KTX EMERGENCY PHYSICIANS	\$919.86
027 0 U	NORTH TEXAS NEUROLOGY	\$36.00	028 0 U	PHILLIPS 66 - CONOCO 76	\$171.82
029 0 U	RADIOLOGY ASSOCIATES	\$17.70	031 0 U	UNITED REGIONAL PHYSICIAN GROUP	\$877.20
032 0 U	VALERO CREDIT CARD CENTER	\$309.46	034 0 U	WICHITA FALLS TEACHERS CREDIT UNION	\$5,500.00

11.

No Objections

III.

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
<u>SECURED CREDITORS</u>							
008 0	WICHITA COUNTY	2013 PROPERTY TAXES - 1411 PARLIAMENT ST	\$1,230.38	\$2,549.84			PD DIRECT BY DEBTOR
009 0	WELLS FARGO HOME MORTGAGE	DIRECT PMTS BEGIN 11-2013/1411 PARLIMENT STREET	\$79,820.11	\$108,044.00			PD DIRECT BY DEBTOR
041 0 *	BURKBURNETT ISD TAX COLLECTOR	2013 PROPERTY TAXES - 1411 PARLIAMENT ST	\$1,188.20	\$2,549.84			PD DIRECT BY DEBTOR
Not provided for in confirmed plan. See Trustee's Modification below.							
047 0	RBS CITIZENS	2001 MONOCO MEDALLION - DISALLOWED	\$12,243.28	\$0.00			
055 0 *	WELLS FARGO HOME MORTGAGE	ARREARS THRU 10-2013/1411 PARLIMENT STREET	\$154.05	\$108,044.00	6.63%	60	\$3.67 PAID BY TRUSTEE

Not provided for in confirmed plan. See Trustee's Modification below.

PRIORITY CREDITORS

003 0 INTERNAL REVENUE SERVICE

2009*-2010, 2012 INCOME TAXES

\$560.06

60 \$12.73 PAID BY TRUSTEE

UNSECURED GENERAL CREDITORS

Trustee Clm#	Creditor Name	Claim Amount
013 0 U	CAPITAL ONE BANK USA PURCHASES	\$1,073.12
016 0 U	DISCOVER FINANCIAL SERVICES PURCHASES	\$4,050.70
020 0 U	PRA RECEIVABLES MANAGEMENT PURCHASES/HSNC BANK CAPITAL ONE	\$3,162.26
026 0 U	MERRICK BANK PURCHASES	\$882.03
033 0 U	QUANTUM3 GROUP PURCHASES/BEALLS	\$613.57
043 0 U *	INTERNAL REVENUE SERVICE PENALTY Not provided for in confirmed plan.	\$169.05

Trustee Clm#	Creditor Name	Claim Amount
014 0 U	CAPITAL ONE BANK USA PURCHASES	\$855.01
019 0 U	EAST BAY FUNDING LLC PURCHASES/GE MONEY BANK	\$350.20
021 0 U	PRA RECEIVABLES MANAGEMENT PURCHASES/CITIBANK HOME DEPOT	\$972.59
030 0 U	PRA RECEIVABLES MANAGEMENT PURCHASES/HSBC BANK NEVADA CAPITAL ONE UNION PLUS MASTERCARD	\$5,661.48
042 0 U *	AMERICAN HONDA FINANCE CORPORATION AUTO DEFICIENCY Not provided for in confirmed plan.	\$1,532.18

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely response or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

IV.**TRUSTEE'S PLAN MODIFICATION**

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2010-01 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

Trustee's Modification is as follows:

The \$154.05 arrears portion of Well's Fargo \$79,974.16 mortgage claim, clerk's claim #15, shall be valued for \$108,044.00 and paid 6.63% interest over the remainder of 60 months with monthly payments of \$3.67. Burkburnett ISD's \$1,188.20 secured claim 2013 property taxes, clerk's claim #6, shall be valued for \$2,549.84 and paid directly by debtors.

/s/ Robert B. Wilson

Robert B. Wilson
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 7/16/2014 AT 10:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

LIVE: US COURTHOUSE ROOM 222, 10TH & LAMAR STREETS, WICHITA FALLS, TEXAS 76301

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT:

US COURTHOUSE ROOM 208, 10TH & LAMAR STREETS, WICHITA FALLS, TEXAS 76301

AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2010-01 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Robert B. Wilson

Robert B. Wilson
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 6/5/2014

/s/ Robert B. Wilson

Robert B. Wilson
Chapter 13 Trustee

AMCA 4 WESTCHESTER PLAZA STE 110 ELMSFORD NY 10523
AMERICAN HONDA FINANCE CORPORATION PO BOX 168088 IRVING TX 75016
BANK OF AMERICA PO BOX 15026 WILMINGTON DE 19850
BARRETT DAFFIN FRAPPIER TURNER ENGEL 15000 SURVEYOR BLVD STE 100 ADDISON TX 75001
BARRETT DAFFIN FRAPPIER TURNER ET AL 15000 SURVEY BLVD SUITE 100 ADDISON TX 75001
BAYLOR SURGICAL HOSPITAL FT WORTH 750 12TH AVE FORT WORTH TX 76104
BURKBURNETT ISD TAX COLLECTOR 416 GLENDALE BURKBURNETT TX 76354
CAPITAL ONE BANK PO BOX 85167 RICHMOND VA 23285
CAPITAL ONE BANK USA BY AMERICAN INFOSOURCE LP PO BOX 71083 CHARLOTTE NC 28272
CITIBANK PO BOX 790034 ST LOUIS MO 63179
CITIZENS AUTOMOBILE FINANCE 1 CITIZENS PLAZA PROVIDENCE RI 02903
CITY OF WF, WIFSD, WICHITA CO C/O HAROLD LEREW PO BOX 8188 WICHITA FALLS TX 76307
CONSOLIDATION CREDIT COUNSELING SERVICES 5701 WEST SUNRISE BLVD FORT LAUDERDALE FL 33313
CREDIT PROTECTION ASSOCIATION LP PO BOX 802068 DALLAS TX 75380
DISCOVER FINANCIAL SERVICES LLC PO BOX 3025 NEW ALBANY OH 43054
DISCOVER FINANCIAL SERVICES PO BOX 3025 NEW ALBANY OH 43054
DISCOVER PO BOX 30395 SALT LAKE CITY UT 84130
DR ALI MOSHTAGHI 1518 10TH STREET WICHITA FALLS TX 76301
EAST BAY FUNDING LLC C/O RESURGENT CAPITAL SERVICES PO BOX 288 GREENVILLE SC 29603
FAMILY HEALTH CENTER 1301 THIRD ST STE 200 WICHITA FALLS TX 76301
FIA CARD SERVICES C/O BECKETT AND LEE PO BOX 3001 MALVERN PA 19355
GE MONEY BANK PO BOX 981127 EL PASO TX 79998
GM CARD PO BOX 80082 SALINAS CA 93912
HOME DEPOT CREDIT SERVICES PO BOX 653000 DALLAS TX 75265
INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA PA 19101
INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA PA 19101
JOE A DEAN MD 5500 KELL WEST BLVD SUITE 300 WICHITA FALLS TX 76310
KELL WEST FAMILY PRACTICE CLINIC 4412 KELL BLVD WEST WICHITA FALLS TX 76309
KELL WEST REGIONAL HOSPITAL 5420 WEST BLVD WICHITA FALLS TX 76310
KTX EMERGENCY PHYSICIANS PO BOX 98596 LAS VEGAS NV 89193
MERRICK BANK C/O RESURGENT CAPITAL SERVICES PO BOX 10368 GREENVILLE SC 29603
MERRICK BANK PO BOX 9201 OLD BETHPAGE NY 11804
NORTH TEXAS NEUROLOGY 1722 9TH STREET WICHITA FALLS TX 76301
PHILLIPS 66 - CONOCO 76 PO BOX 689140 DES MOINES IA 50368
PRA RECEIVABLES MANAGEMENT PORTFOLIO REC ASSOC PO BOX 41067 NORFOLK VA 23541
PRA RECEIVABLES MANAGEMENT PORTFOLIO RECOVERY ASSOC PO BOX 12914 NORFOLK VA 23541
QUANTUM3 GROUP COMENITY BANK PO BOX 788 KIRKLAND WA 98083
RADIOLOGY ASSOCIATES 808 BROOK AVE WICHITA FALLS TX 76301
RBS CITIZENS 443 JEFFERSON BOULEVARD RJW135 WARWICK RI 02886
UNION PLUS MASTERCARD PO BOX 80027 SALINAS CA 93912
UNITED REGIONAL PHYSICIAN GROUP PO BOX 9261 WICHITA FALLS TX 76308
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS TX 75242
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530
VALERO CREDIT CARD CENTER PO BOX 631 AMARILLO TX 79105
WELLS FARGO BANK NA/WELLS FARGO HOME MTG ATTN: BANKRUPTCY DEPT MAC X7801-014 3476 STATEVIEW BLVD FORT MILL SC 29715
WELLS FARGO HOME MORTGAGE 1 HOME CAMPUS / MAC # X2302-04C BANKRUPTCY PAYMENT PROCESSING DES MOINES IA 50328
WELLS FARGO HOME MORTGAGE 8480 STAGECOACH CIRCLE FREDERICK MD 21701
WELLS FARGO HOME MORTGAGE ATTN BANKRUPTCY DEPT MAC#D3347-014 3476 STATEVIEW BLVD FORT MILLS SC 29715
WFNNB BEALLS PO BOX 659465 SAN ANTONIO TX 78265
WICHITA COUNTY PO BOX 1471 WICHITA FALLS TX 76307
WICHITA FALLS TEACHERS CREDIT UNION 3001 CARTER AVENUE WICHITA FALLS TX 76308
WILLIAM RANDALL COOK & NANCY ANNETTE COOK 1411 PARLIAMENT ST BURKBURNETT TX 76354